

## Credit

(Bank, credit union, saving, investment, or lending institution)

It is unfair or discriminatory practice for any financial institution to refuse to enter into transactions, extend credit, or loans or to offer different terms or conditions to customers because of their race or color.

### Some Signs or Examples:

- Being refused a loan for reasons other than valid, standard business practices.
- Being charged a different interest rate or fee than others of another race or color.
- Being denied the opportunity to purchase credit, life, or health and accident insurance.

## Education

(nursery, elementary, secondary, undergraduate, post graduate, education agency or governing board)

It is unfair or discriminatory practice to exclude a person or persons from participation in any academic, extracurricular, research, occupational training, or athletic programs because of their race or color.

### Some Signs or Examples:

- Being refused entrance in an academic program when others of a similar standing yet a different race or color are admitted.
- Being disciplined or graded differently than others of a different race or color.
- Ethnic slurs or harassment by teachers, staff or other students is not permitted.

## Contact the Commission on Human Rights if:

You live or work in Waterloo and have been the victim of discrimination

You are an employer and you are uncertain about an employment law or the legality of certain policies or practices.

You are a realtor or landlord and you are unsure about fair housing laws.

You want assistance in mediating a neighborhood issue.

You want additional information regarding educational programs designed to eliminate prejudice and discrimination.

You would like a speaker to address your civic group or organization.

THE INFORMATION IN THIS BROCHURE SHOULD NOT BE CONSTRUED AS LEGAL ADVICE OR EXHAUSTIVE COVERAGE OF THIS TOPIC.

### Contact Us:

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Web Page: [www.ci.waterloo.ia.us](http://www.ci.waterloo.ia.us)

Race & Color  
Discrimination

# RACE

discrimination

fairness

liability  
responsibility

harassment

# victim

## EQUAL TREATMENT

equal opportunity

City of Waterloo  
Commission on Human Rights

“Building Unity—Developing Understanding”

# What are Race and Color?

Race:

A group of people united or classified together on the basis of common history, nationality, or geographic distribution.

Color:

The skin pigmentation of a person

## Housing

(renting, purchasing, insuring, securing a loan, advertising)

All people have equal opportunity to be considered for rental units, purchase of property, housing loans, and housing insurance. A person cannot be denied access to or membership in a facility or service related to the sale or rental of housing because of their race or color of skin.

Credit background checks and requests for references are allowed provided they are required of everyone.

### Some Signs or Examples:

- Rent or deposit is markedly higher than what other tenants are paying.
- Only being shown property by a rental or real estate agent in a certain section of town.
- Being told a unit has just been rented but is available to others of a different color or race.

## Employment

(Businesses, labor organizations, employment agencies or agents thereof)

An employer commits unlawful discrimination if race or color plays a role in decisions to hire, fire, promote or discipline.

The use of racial slang in the workplace may support claims of discrimination.

The law prohibits discrimination against individuals because of their particular race association.

Racial diversity in the workplace is not mandated, however, disproportionate hiring of members of only one racial group may indicate bias in the hiring process.

### Some Signs or Examples:

- Being turned down for a position or promotion that was in turn given to a less qualified applicant of a different color or race.
- Being disciplined for a work violation that others of a different race or color are not.
- Being denied employment opportunities because you are involved in an interracial relationship.
- A hostile work environment may occur if racial slurs and actions are permitted.

## Public Accommodation

(hotels, restaurants, bars, stores, buses, social services, state and local government, etc.)

Public accommodation is defined as each and every place, establishment, or facility of whatever kind, nature or class that caters or offers services, facilities, or goods to the general public for a fee or charge. No one can be refused public accommodation based on his or her race or color.

Public accommodation does not mean bona fide private club or place unless they offer services, facilities, goods, etc. to the public.

### Some Signs or Examples:

- Denial of opportunity to rent a vehicle for reasons other than valid, standard business practices.
- Denial of the opportunity to hire a cab.
- Denial of a service at a restaurant or tavern for reasons other than valid, standard business practices.
- Denial of hotel/motel accommodations for reasons other than valid, standard business practices.

equal opportunity